

CARES Act Pandemic Unemployment Provisions

QUESTION: The federal government has recently passed laws that provide additional Unemployment Insurance benefits. How do those changes impact Tennesseans?

ANSWER: The federal government recently created three new programs related to Unemployment Insurance compensation and COVID-19 under the provisions of the CARES Act passed on March 27, 2020. These programs include Pandemic Unemployment Assistance (“PUA”); Federal Pandemic Unemployment Compensation (FPUC) which provide an additional \$600 per week of benefits; and Pandemic Emergency Unemployment Compensation (PEUC) which additional 13 weeks of benefits for claimants who have exhausted regular Tennessee Unemployment Compensation (TUC) benefits. These programs are discussed in more detail below.

Pandemic Emergency Unemployment Compensation (PEUC) – 13 Additional Weeks Eligibility

QUESTION: I am already receiving UI. How will this program assist me?

ANSWER: If you exhaust your regular UI benefits (up to 26 weeks), you may receive an additional 13 weeks of additional benefits under the PEUC program.

QUESTION: I exhausted my benefits a few weeks ago. Am I still eligible for these 13 weeks of PEUC benefits?

ANSWER: Yes. Anyone who exhausted UI benefits after July 1, 2019 is eligible to receive 13 additional weeks of benefits.

QUESTION: Will I also receive the additional \$600 per week during these 13 weeks of UI eligibility?

ANSWER: Yes. The additional 13 weeks of benefits will include an additional \$600 per week until July 31, 2020.

Federal Pandemic Unemployment Compensation (FPUC)

QUESTION: Will I also receive an additional \$600 per week in Federal Pandemic Unemployment Compensation (FPUC)?

ANSWER: Yes. Tennessee Unemployment Compensation (TUC), Pandemic Emergency Unemployment Compensation (PEUC) and Pandemic Unemployment Assistance (PUA) benefits will each include an additional \$600 per week FPUC payment until July 31, 2020.

QUESTION: I am already receiving UI. What do I have to do to receive this additional \$600 per week?

ANSWER: Nothing. The additional \$600 per week will be automatically added to all regular UI and PUA benefits.

QUESTION: Will this additional \$600 per week reduce my regular UI benefits?

ANSWER: No. The additional \$600 per week benefit will not reduce any UI or PUA benefits.

QUESTION: How long will I receive this additional \$600 UI benefit?

ANSWER: The additional \$600 per week benefit ends July 31, 2020.

QUESTION: Will this additional \$600 per week be counted towards my eligibility for other government programs?

ANSWER: The additional \$600 per week payment will not be counted towards your income eligibility for Medicaid and the Children's Health Insurance Program (CHIP).

Pandemic Unemployment Compensation (PUA)

QUESTION: How do I apply for PUA?

ANSWER: You can file a UI application online at jobs4tn.gov or call (844) 224-5818. Due to high call volume at this time, we recommend filing online outside normal business hours of 8:00 a.m. -4:30 p.m. CST. Please note, you will not be eligible for PUA until you have been determined ineligible for UI benefits or have exhausted all regular UI benefits.

QUESTION: Do I have to wait a week after I became unemployed before I can receive benefits under PUA?

ANSWER: No, the waiting week was temporarily suspended by Governor Lee's Executive Order 15.

QUESTION: How long do benefits from PUA last?

ANSWER: PUA benefits may cover periods of unemployment up to 39 weeks.

QUESTION: Are benefits from PUA retroactive?

ANSWER: Yes, PUA benefits can be paid retroactively for periods of unemployment directly related to the COVID-19 pandemic, beginning on or after January 27, 2020.

QUESTION: I can work remotely. Am I eligible for PUA?

ANSWER: No. If you have the option to work remotely, you are not eligible for PUA benefits.

QUESTION: What is the maximum benefit I can receive from PUA?

ANSWER: Your benefit rate is based on your wages over the past 18 months. In Tennessee, the current maximum weekly benefit amount is \$275. The minimum PUA benefit amount is 50% of the average weekly benefit amount. In Tennessee, for weeks January 27, 2020 - March 31,

2020, the minimum benefit amount is \$120. For April 1, 2020 - June 30, 2020, the minimum benefit rate is \$121. The maximum benefit amount is \$275.

QUESTION: I am self-employed or an independent contractor. Am I eligible for Unemployment Insurance?

ANSWER: Currently, most self-employed individuals and independent contractors working in Tennessee are not authorized to obtain regular Tennessee Unemployment Compensation (TUC). However, self-employed individuals and independent contractors may be eligible for benefits under Pandemic Unemployment Assistance (PUA). PUA is available for individuals who would normally not be eligible for regular unemployment benefits, but are unable to work because of COVID-19. PUA is available for periods of unemployment between January 27, 2020 and December 31, 2020. The maximum benefit amount is \$275, the same as the maximum benefit amount for regular Tennessee unemployment insurance benefits. The minimum PUA benefit amount is calculated by USDOL, quarterly, as 50% of the average weekly benefit amount in each state. For January 1, 2020 – March 31, 2020, the minimum benefit rate is \$120. For April 1, 2020 – June 30, 2020, the minimum benefit rate is \$121. An additional \$600 will be paid on top of your weekly benefit amount under the Federal Pandemic Unemployment Compensation (FPUC) program.

QUESTION: I'm a small business owner who has had to shut down due to COVID-19. Am I eligible for UI?

ANSWER: Self-employed individuals impacted by COVID-19 may apply for benefits under the provisions of the CARES Act.

QUESTION: I cannot work because my child's school or daycare facility has closed due to COVID-19, and I need to stay home to take care of my child. Am I eligible for Unemployment Insurance?

ANSWER: You may be eligible for benefits under the PUA program. Under provisions of the PUA program you may receive benefits if you are the primary caregiver for a child whose school or care facility closed due to COVID-19.

QUESTION: If I am not able to go to work because a medical professional told me I need to quarantine, am I eligible for Unemployment Insurance benefits?

ANSWER: You may be eligible for benefits. Governor Lee's Executive Order 15 opened eligibility to individuals who were forced to leave work based on the guidance from a medical professional. Additionally, the provisions of the CARES Act, provide increased eligibility to individuals who left work due to a medical quarantine.

QUESTION: I am an older worker and/or have an immuno-compromised health condition. I work near a lot of people and am personally uncomfortable going to work due to concerns about my health. Am I eligible for Unemployment Insurance?

ANSWER: Under the provisions of the CARES Act, you may be eligible for compensation under the PUA program.

General Information about Tennessee Unemployment Compensation (TUC)

QUESTION: What is Unemployment Insurance?

ANSWER: Unemployment insurance (also known as UI) provides temporary cash benefits to employees who have lost their jobs through no fault of their own. The overarching goal of the program is successful re-employment of all claimants. If you have worked in Tennessee within the last 18 months and lost your job, through no fault of your own, you may be eligible for TUC.

QUESTION: What is the maximum benefit I can receive through Unemployment Insurance?

ANSWER: A claimant's benefit rate is based on the recent wages he/she earned from his/her employer(s) over the last 18 months. The maximum weekly benefit amount in Tennessee is currently \$275. (Claimants would also be eligible for the additional \$600 under the FPUC program until July 31, 2020.)

QUESTION: How do I apply for Unemployment Insurance?

ANSWER: You can file a claim by visiting jobs4tn.gov or calling 844-224-5818. Due to larger than normal call volume, we are strongly encouraging individuals wishing to file a claim to first visit the website, if possible.

QUESTION: When should I file my claim?

ANSWER: You may file your claim at any time after being laid off without pay or separated from your employer.

QUESTION: What is the waiting week and what does it mean that it was waived?

ANSWER: Typically, the first full week of a claim is an unpaid waiting week. Per Executive Order 15, Governor Lee suspended the one-week waiting period for individuals impacted by the COVID-19 public health crisis. This means that if you are found eligible for benefits, you will receive retroactive payment back to the first week of your claim. It does not mean that you will be paid as soon as you file your claim.

QUESTION: If I am found eligible for Unemployment Insurance, when can I expect my first payment?

ANSWER: Under normal conditions, USDOL recommends that we pay 87% of eligible claimants within 21 days of filing the claim. However, we are not operating under normal conditions. We are working to process all claims as quickly as possible. Rest assured that if you are found to be eligible you will receive a retroactive payment for all weeks of benefits you are owed.

While waiting on a decision you will need to certify for benefits each week; you will only be paid for weeks you completed a certification. Also, check your mail and respond to any questionnaires or phone calls from TDLWD, right away, to prevent delays in your payments.

Additionally, you can assist our staff by completing certifications and checking the status of your claim during non-business hours.

QUESTION: I work part-time. Am I eligible for UI?

ANSWER: It depends. If you earn less than your weekly benefit amount, you may be eligible to receive partial UI benefits. Each claimant will have a unique weekly benefit amount, based on their prior earnings. For reference, the maximum weekly benefit amount in Tennessee is \$275.

Other Questions Related to COVID-19

QUESTION: My employer has reduced my hours because of COVID-19, am I eligible for Unemployment Insurance?

ANSWER: It depends. If you earn less than your weekly benefit amount, you may be eligible to receive partial UI benefits. Each claimant will have a unique weekly benefit amount, based on their prior earnings. For reference, the maximum weekly benefit amount in Tennessee is \$275.

QUESTION: My employer has temporarily closed due to COVID-19. Am I eligible for Unemployment Insurance?

ANSWER: You may file a claim. Our team will review your claim and determine what, if any, program is available to provide you will benefits.

QUESTION: I'm concerned that if I apply for UI that my employer might retaliate against me or not call me back to work after the pandemic ends. What are my rights?

ANSWER: State law provides all workers with the right to file for unemployment compensation benefits. Additionally, Tennessee recently updated the Separation Notice employers provide claimants who have been separated or laid-off work. This update contains new information about each employee's right to file for UI benefits. It should be supplied to the employee in addition to the Separation Notice.